

1973 PRODUCTION RESULTS

May 31

The American Income Life Philosophy

- ... to recognize what is and what can be
- ... to know where we are and where we are going
- ... to dream big and implement realistically
- ... to recognize responsibility and make decisions with sensitivity.



GEORGE GEMMING
PAUL BANKSTON
TONY WONG
JOHN VERALDI
RICHARD SANFORD
WESLIE WALDEN
GLEN DRAPER
MICHAEL J. PARISI
BENEDICT VINICKY
LARRY DOUGLAS

Top Ten DLP Producers

*The union company
serving America's union
families...*

**American
Income Life**



Insurance Company

Integrity is a much more meaningful attribute than truth: it requires that when one has more knowledge than the individual with whom one is dealing, he feels it incumbent upon himself to protect the other's interest. Many a misdeed can be committed in the name of Truth, but not so when one has integrity.

Here They Are—

The All Expense Paid QUALIFIERS

The following Agents, General Agents and State General Agents have qualified for this year's convention. All expenses will be paid including round-trip air fare.

CONGRATULATIONS

AGENTS

Stanley Balcom	Aaron Emmerman	Edward Lajoie	Herschel Sartor
Charles Barnett	Curtis L. Evans	Loren Maggard	Bernard Schaumburg
Hyman Baron	Joseph Fihe	Steve Malone	Paul Schnitzer
James Bertsch	Paul Friedman	John Manning	Donald Shaffer
Alton Bettis	Earl Gashin	Joseph McDermott	James Speake
Lester Bjorklund	Robert Godier	Anthony Melaragno	Henry Tonkin
Arthur Brumlow	Robert Goodrich	Donald Moon	Leonard Track
Enoch Burda	David Guldry	Ray D. Mullen	Harry Uller
Clement B. Cosgrove	William C. Hodges	William Piskos	Benedict Vinicky
George Cowee	Jack Kahne	Anthony Prinzo	Charles Van Bruns
Doyle Crossley	Franck Kaiser	Richard Sanford	Duane Weber
Thomas Dean	Jean Kee	Richard Sargent	William Weir
Bernard Edelstein			Lynn Wetherill

GENERAL AGENTS

Elmo Evans	Floris Fuchs	Frank Lopiccio	C. A. Porter
Howard Freeman	David Klar	Robert Morrin	John Stoddard
Curtis Fuchs	Kenneth Lima	Bart Morrison	

STATE GENERAL AGENTS

J. D. Bedford	Charles Ford	Conrad Maggard	Richard Ransier
Pat Carey	Ray Griffin	Pete Matina	Jim Solomon
Dave Daniels	Rudy Laudenbach	Sherman McKenzie	

■ Qualified all along — but just appearing!

The American Income Life Philosophy

...to recognize what is and what can be

...to know where we are and where we are going

...to dream big and implement realistically

...to recognize responsibility and make decisions with sensitivity.

Dear Associates

You will be receiving this Production Letter right in the middle of the MY MONTH Period and, gee I hope that you have the same kind of excitement that I have about it. There is no thrill like finding out how good one is. This is the Period in which we all measure ourselves. I guess you might say it's where our integrity, not as it relates to the outside world but how it relates to ourselves, comes into play. What I mean by this, we're all salesmen and we like to engage in a bit of braggadocio, and that isn't bad as long as we are willing to go out and prove we're as good as we say we are.

I hope that some of you listened to one particular session of the Watergate Session, and here I am making particular reference to where Senator Baker is questioning Mr. Porter. He asked him why he had purged himself. Mr. Porter's reply in effect was that it was peer pressure — that is, that he sought the approval of his equals even though he was performing an act that was out of character for him and against his personal conscience. He also indicated that he had done it out of loyalty to the President. Senator Baker's response was classic. In the first place, he exploded the myth about loyalty, which never did include by definition a compounding of a felony, and most especially by negating one's own sense of decency of what is right. Loyalty in this case would have been for Mr. Porter to have stood up to his peers and pointed out the evilness of their ways.

The problem in society that is increasingly engrossed in materialism is the willingness of the members of that society to disregard their consciences in the pursuit of the material. If American Income is anything it is a company dedicated to the precept that any of its associates can achieve his or her material gain without mitigating in any way his standards of right or wrong. Mr. Porter said that if he had to do it all over again he wouldn't have done it. Let all of us benefit from his sad experience. Let's put our consciences first and our objectives second; in my view, we will reach our objectives more quickly and satisfactorily in so doing.

Here is an interesting example of what I mean. I was talking with a prospective State General Agent. One of the things I was selling him on was the DOUBLE DLP BONUS, which I told him would be paid only through the year 1973. He said to me, "Well, I'll bet you continue it in 1974." I thought about this for a minute and then said, "You know, I could just pass that remark and let you believe it. The truth is, we're NOT going to extend it in 1974. There is no point in starting you out with an expectation that I know is not going to be fulfilled." At this point, he looked straight at me and said, "This is the kind of company I want to be with."

In good conscience I say to you that my primary concern is always whether we are serving the Agency Force as well as we should be. The Monday Morning tapes are our means of communicating with you, and if there are areas in which you think we are deficient we want to know about them.

We are all nostalgic for the good old days. As Will Rogers said: "The present is better than the past." I guess one reason is that if we learn from what has been we can handle what is more skillfully.

We've thrown a lot of new things at you these last few months. There is, for example, the REINSTATEMENT PLAN — that's where you get \$20 for each reinstatement plus your commission, except on Cancer, which is \$10. For the life of me, I can't understand why you guys and gals aren't each picking up an extra hundred or hundred-fifty a week.

Then there is the DOUBLE DLP BONUS, and that DLP in my view is the greatest plan that a union member can own.

IF YOU ARE NOT WRITING LIFE INSURANCE
YOU HAVEN'T DISCERNED THE SPIRIT OF AMERICAN INCOME

How about the MORTGAGE PLAN? You now have this in your kit. We have just started receiving some of the new INSURANCE SAVINGS PLAN applications this week - now I know that is the greatest savings plan that has ever been offered by any company.

And now you have the SENIOR CITIZENS LIFE plan.

I am sure looking forward to seeing all of you in Arizona for the MY MONTH Convention - we're going to have a great time.

Top Ten - Double DLP Agents

Our Leader - **GEORGE J. GEMMING**, of Jacksonville, Florida. You wouldn't believe it but here's a guy that is my age. And I'll tell you, George, it warms the cockles of my heart to see oldtimers like the two of us take on these kids and win. Congratulations on leading this great Sales Force!

Runner-up was **PAUL F. BANKSTON**, who is associated with Doyle Crossley in Nashville. He is just 22, and he was formerly in the broadcasting business. George just joined American Income in January of this year, and he sure looks like a winner.

Third was **TONY K. WONG** who, in addition to being one of the most capable men, has one of the sweetest wives I have ever known. I just knew he was going to be a success the first time I met him, and he has never been anything but a pleasure since joining our Company. Keep it up, Tony!

Fourth - **JOHN R. VERALDI** of Indianapolis. Some guys are just born great salesmen. They are natural-born closers. I guess that if you wanted to describe the qualities of the perfect salesman you would find most of them in John Veraldi.

Fifth - **RICHARD J. SANFORD** of Virginia. Dick has been with American Income for several years. He's 'middle-aged' - which means he is a lot younger than I am. He attended the University of Toronto. He is one of our few internationalists, and he's a great one.

Sixth was **WESLIE WALDEN**. I guess once you say his name is Walden it tells you a great deal: this family doesn't have anything but successful men in it. He's got more energy and drive than almost any two other men I have ever known. He's a sure shot to be one of the Leaders in the MY MONTH Production Period.

Seventh - **GLEN ESTEL DRAPER**, who is just 23. He was formerly with Combined Insurance and he just goes up and down the street talking about DLPs. Guess that's why you sell so many. Is that right, Glen?

Eighth - **MICHAEL J. PARISI**. And get this: He's eighteen years old! And guess who trained him? His father, who runs our Life operation in St. Louis. Isn't it thrilling to see a father-son team working together?

Ninth was **BENEDICT M. VINICKY**. He used to sell books, but he liked the idea of being continually paid for each original effort he made. That's why he switched to American Income. Benedict also has over two years with American Income.

Winding up the TOP TEN was **LARRY B. DOUGLAS**. I call him "Mr. Professional." You hear me say so many times on the tapes that every guy with American Income ought to be earning \$500 a week - well, he's a guy that does.

Top Five - Double DLP General Agents

The Leader was **CURTIS R. FUCHS**. He's excited, not only because he is NUMBER ONE but he is excited about the MUTUAL FUND-LIFE INSURANCE business. They just started this week, and they already have five or six sales. Curtis is living proof that great leaders can go many directions simultaneously.

Runner-up was **JACK M. CAIN** of Indianapolis. He has been with American Income some ten or twelve years. Long before this company really stressed PERSISTENCY as we do now, Jack Cain wrote "persistence" business. He is a QUALITY guy.

Third was **CHARLES FAIRMAN** of Miami. Charley is just getting into the Life business. He has done a great job in A & H . . . and NOW comes the test, Charles: MATCH THAT A & H Production WITH LIFE PRODUCTION!

Fourth was **DOYLE L. CROSSLEY** of Nashville. He is another one of our guys you know you can always count on. Now that he has his own agency, Nashville will become increasingly important to American Income. That's what happens when you put the right guy in the right place.

Winding up the TOP FIVE was **JACK B. KAHNE** of West Virginia. He's been one of my pets for a long time. He is a man who never complains . . . he just goes out there and does that great job day in and day out.

Top Five - Double DLP State General Agents

The Leader was **CECIL RAY GRIFFIN** - and he is a LEADER. I think probably the most admirable kind of human being is one who is spongy on the outside and very firm on the inside. Ray is that kind of guy. He absorbs a lot, but when it's not right he becomes impenetrable as the Rock of Gibraltar. He's going to write 600 DOUBLE DLPs for MY MONTH.

Runner-up was that guy who CARES: **JAMES R. SOLOMON**. He explodes, and then he loves, and the transition takes about five minutes. Maslow says: "Love is loving something or someone without wanting to change anything about it or him." That's the way I feel about Jim.

Third was the **CAREY DANIELS AGENCY**. They're great guys. Willing to try anything new, and that's why their Agents find it a lot of fun to be associated with them.

Fourth was the **LAUDENBACH-FORD AGENCY**. Rudy and Chuck are two of my oldest and best friends, and this Company is indeed indebted to them for their great contribution.

Winding up the TOP FIVE were **JOHN** and **CHIP HANCOCK**. They're another duo who have over forty-five years of combined service with American Income. They are the personification of integrity, and they are always a credit because of the manner in which they represent the Company.

I was especially pleased to see Richard Ford being Runner-up in Life. Dick is all enthused about the 858, and you are going to be seeing his guys leading the entire American Income Sales Force in Life production. I would be amiss if I didn't mention that Richard is ably supported by **JIM WHATMAN**, who is the best trainer in the business.

I was equally pleased to see Peter Nielsen and George Kincaid among the TOP FIVE in our SGA's. I guess, Peter, good Home Office men never die, they just become great State General Agents.

In A & H, Dick Raustler and Sherm McKenzie were Runners-up. They didn't have a good month - for them - but I think they were getting all enthused for MY MONTH.

That Dave Kahn is really coming up. We have him in DIVISION I where, in fact, he should be in DIVISION II - just another thing I forgot, David. Anyway, whether you are in DIVISION I or II, you did have a darned good month.

The Leader in DIVISION II in Life was Bill Boyle, and that just goes to show what a quality guy he is. It used to be he never sold any Life. He made his transition as quickly as any agency I have ever seen. His men are selling a lot of mortgage cancellation - in fact, as you probably know, the presentation that we put on tape came from him.

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I gotta mention that Jim Solomon led all of the SGA's in DIVISION II in A & H production. Winning is important to Jim.

By the way, Curtis not only led in DOUBLE DLPs - Curtis Fuchs, that is - but also in total Annualized Life Production.

Jim Chatterton is one of the most outstanding General Agents that has ever been employed by this Company. He is away up there in Minneapolis. He has recruited as fine a group of men as I have ever seen. I do not think Jim means to give up that NUMBER ONE spot.

What about that Ken Lima...Bart Morrison...John Stoddard agency? They were the Leaders in A & H among our General Agents. (I'll let you in on a secret: Those guys haven't even started yet!

Remember this kid Paul Bankston that was NUMBER TWO in Double DLPs? Well, he led the whole Agency Force in Annualized Life production.

Runner-up in Annualized Life was Larry Kudlacek. Now this newcomer reminds me of SECRETARIAT: looks like he means to finish in the NUMBER ONE spot. I was really proud, too, of Glen E. Draper Jr., who did a great job. My special congratulations to Paul Friedman, whose excellence in insurance is exceeded by his virtuosity on the violin. Then there is Alec Posvistak of Oklahoma, who almost hit the \$3000 mark. And of course, there's always Bill Tucker in the TOP TEN.

Sincerely,

AILIC is a company

ISRAEL HISTADRUT CAMPAIGN OF THE NATIONAL COMMITTEE FOR LABOR ISRAEL
33 EAST 67TH STREET • NEW YORK, N.Y. 10021 8005

We acknowledge with thanks your contribution toward the medical, cultural, vocational and rehabilitation institutions of HISTADRUT in Israel.

RECEIVED \$ 1,250.00 May 10-1973 832
DATE FOLIO NO.

T. U. - Senator Williams Dinner - Scholarship Fund
DIVISION OR ORGANIZATION

American Income Life Insurance Co.
P. O. Box 208
Waco, Texas 76703

Theresa Hall
TREASURER, GREATER NEW YORK COUNCIL

that CARES

Between two new golf courses and a beautiful curving beach:

CERROMAR BEACH HOTEL
DORADO BEACH • PUERTO RICO



Your 1973 Production may have you already half way to the best of them all - 1974's MY MONTH Convention at Cerromar Beach.

The more commissions you have in your pocket, the closer you and your wife come to an all expense paid-vacation convention next July when we meet at the Cerromar some twenty miles down the beach from San Juan. Deep sea and coast fishing, casinos, golf, tennis, etc. . . . and - say the brochures - "a beguiling program of native and international entertainment."

The Requirements?

FOR AGENTS:

- (1) \$18,000 Annualized production (NET after cancellations and rejections) in 1973 of which \$6,000 must be in Life.
- (OR)
- (2) 100 Double DLP and Double Cancer combinations (NET after cancellations and rejections).
- (3) Persistency must be 70% on Life, and 60% for A & H through the 13th month as of March 31, 1974.

FOR GENERAL AGENTS:

At least two Agents have to qualify in the agency.

FOR STATE GENERAL AGENTS:

- (1) At least two General Agents have to qualify.
- or
- (2) At least four Agents have to qualify.

Underwriting Epilepsy for Life Insurance



There have been many attempts to adequately define epilepsy, but none have been entirely satisfactory because of a difference of opinion as to whether epilepsy is a disease in itself or a symptom. Current thinking is that epilepsy is not a disease but rather a symptom since seizures are due to physical disease or abnormalities even though the cause is not always identifiable.

There are two systems that can be used to classify epileptics; one is based on cause and the other by outward manifestations. Idiopathic epilepsy is a convulsion in which no cause can be found. Symptomatic epilepsy is a convulsion in which the cause has been determined. The major causes are injuries, infections, tumors, metabolic disturbances, and arteriosclerosis. A classification by seizure manifestation consists of major seizures (Grand Mal) and minor seizures (Petit Mal). Approximately 90% of epileptics have Grand Mal characteristics. These may begin at any time of life. There are many variations in the severity of the convulsions as well as the duration of the attack. Status Epilepticus is a series of attacks at intervals so short that consciousness from the first attack is not regained before the second convulsion begins.

Petit Mal is a type of convulsive disorder in which there is a brief loss of consciousness with little or no convulsive movement. These minor attacks usually have their onset in adults. During the seizure, the afflicted person is out of contact with his environment; however, he rarely falls to the ground and is immediately alert to his surroundings and activity after the seizure is over. At times, Petit Mal can convert into Grand Mal seizures. There are other types of seizures; however, for our purposes we should limit ourselves to just the Petit Mal and Grand Mal seizures.

As an underwriter looks at an application in which the Proposed Insured is an epileptic, the underwriter always would like to know the reason for the convulsions. If the convulsions were caused by infections or by tumors, then the underwriter would know fairly well the appropriate action to be taken. Most medical reports that we receive on epileptics, however, do not give us the cause

of the convulsions and we must depend primarily upon the manifestations of the convulsions in order to arrive at a proper rating. We need to know the date of the last convulsion and the frequency of the convulsions. This information is primarily obtained through doctor's reports and not current medical examinations. A current medical examination will, however, allow us to better evaluate the current condition of the epileptic.

You could expect a declination for a Grand Mal epileptic on any case where the Proposed Insured is under 16 years of age at time of application. Also, we decline if the first attack was within one year of application, if there were more than six attacks per year, if there are any changes in personality, or if the frequency of seizures increases. Other epileptics can be considered on a highly substandard basis after two years and the rating will gradually reduce to a low substandard rate if the last attack was from five to ten years ago. After ten years, it is possible to go standard if no medication has been taken for at least two years.

Petit Mal epilepsy can be moderately substandard if the last attack was within two years. From two to four years the rating would probably be low substandard. After four years, this condition could conceivably be standard.

The epileptic presents an underwriting problem to both of us. You will help us reduce the chances of unnecessary delay if you very carefully record complete health histories. We need the names and addresses of all doctors consulted and we must have current medical records. If an epileptic has not seen a doctor in the last five years, then you probably should expect a declination on the basis of inadequate medical supervision. Since a doctor's report is necessary in all cases, please make sure that the application shows the correct spelling of the doctor's name and his current and complete mailing address. This information should help us reduce the amount of underwriting problems we have on epileptics which would also help you.

A handwritten signature in cursive script that reads "Pat Boster". The signature is written in dark ink on a light background.

AMERICAN INCOME LIFE INSURANCE COMPANY

1973 PRODUCTION PERIODS

NO.	BEGINNING	ENDING
1	1-01-73	1-31-73
2	2-01-73	2-28-73
3	3-01-73	3-31-73
4	4-01-73	4-30-73
5	5-01-73	5-31-73
6	6-01-73	6-30-73
7	7-01-73	7-31-73
8	8-01-73	8-31-73
9	9-01-73	9-30-73
10	10-01-73	10-31-73
11	11-01-73	11-30-73
12	12-01-73	12-31-73

1973 ACCOUNTING PERIODS AND BALANCE STATEMENT PERIODS

NO.	BEGINNING	ENDING	MAILING
1	1-01-73	1-31-73	2-19-73
2	2-01-73	2-28-73	3-19-73
3	3-01-73	3-31-73	4-18-73
4	4-01-73	4-30-73	5-17-73
5	5-01-73	5-31-73	6-19-73
6	6-01-73	6-30-73	7-19-73
7	7-01-73	7-31-73	8-17-73
8	8-01-73	8-31-73	9-20-73
9	9-01-73	9-30-73	10-17-73
10	10-01-73	10-31-73	11-19-73
11	11-01-73	11-30-73	12-19-73
12	12-01-73	12-31-73	1-18-74



PR in FOCUS

June, 1973 H. S. (Hank) Brown, Vice-Pres., Public Relations

LABOR LANGUAGE SEMINAR . . . wound up this seasons road shows with their star attractions of Rapoport, Helms and Brown in Minneapolis with the David Kohn Agency, assisted very well by Harry Carlson, Labor Relations Representative. Minnesota Labor Leaders present included David Roe, President of the State AFL-CIO; Dick Radman, Secretary-Treasurer Minnesota Building Trades; Don Classen, President Carpenter's Local 1644; Dorothy Schioger, President Service Employees Local # 113.

David ran a first class show and it was a pleasure to participate . . . now it is on to Scottsdale.

GOLFING IN MD. . . . with Pete Matina and over 50 of the area's labor leaders in a benefit tournament for Father Tobey's Halfway House. Pete sponsored prizes and was well received. With increasing rapport and acquiring the services of Bill Mosca as labor relations representative of the Maryland Agency, Pete's agency should become one of our best in the near future.

STATE & LOCAL CENTRAL BODY MEETING IN THE NATION'S CAPITOL . . . recently assisted by John Mrozek, Labor Relations Representative from Colorado visited, wine and dined with many of the states most notable labor leaders including:

- A. G. Trammell, Sec-Treas. Alabama AFL-CIO
 - Barney Weeks, Pres. Alabama AFL-CIO
 - E. J. Jacobs, Secretary Arkansas AFL-CIO
 - James Murry, Montana AFL-CIO
 - Walter Gray, COPE Director Region VI
 - Neal Gonzalez, New Mexico AFL-CIO
 - Claude Ramsay, Mississippi AFL-CIO
 - Frank King, Ohio AFL-CIO
 - Joe Davis, Washington AFL-CIO
 - John Henning, California AFL-CIO
 - Neil Sherburne, Minnesota AFL-CIO
 - David Roe, Minnesota AFL-CIO
 - Willis Zagrovich, Indiana AFL-CIO
 - Mike Johnson, Pennsylvania AFL-CIO
 - Harry Boyer, Pennsylvania AFL-CIO
 - Bill Marshall, Michigan AFL-CIO
 - Art Hallgren, Florida AFL-CIO
 - Bill Allen, Florida AFL-CIO
 - Glatys Harsin, Florida AFL-CIO
- . . . to name just a few . . . all went well . . .

'73 MY MONTH CONVENTION

LABOR LANGUAGE SEMINAR
American Income Labor Representatives
and invited Labor Guests.

Thursday, July 26

CAMELBACK INN

Scottsdale, Arizona

Hot Springs, Arkansas for the Arkansas State AFL-CIO Convention with the assistance of the guys under Ray Griffin. Visited with J. Bill Becker, President and Henry Likes, President of the Oklahoma AFL-CIO in addition to our many friends of the Arkansas labor movement.

A.I. JOINS WOMEN'S LIB with the recent addition of Carol "Jani" Cinquemani as our California Public Relations Director. Carol boasts of ten years membership in the American Guild of Variety Artists, Screen Actor's Guild and Screen Extra's Guild. Carol's activities to date have been dancing, broadcasting and public relations. From all reports, having been on the job one month, she is doing an outstanding job. We are pleased to welcome her aboard and appreciate what she is doing. We predict great things for California.



"JANI"

BILL MOSCA is another new addition to our Labor-Public Relations Representatives in the Baltimore area with the Pete Matina Agency. Bill has been an outstanding labor leader there for 25 years as a representative of the Meatcutters union and more recently associated with the Baltimore AFL-CIO in the Community Services Program. We are pleased to welcome him and his lovely wife, Pat, to American Income effective this month and are looking forward to great things in this area.



AND THE RAINS CAME - and came. Well, we felt like Noah with seven inches of rain but came any weather, the boys in Texas perform . . . running a first class hospitality room during the IBEW Progress conference in Houston recently. The combined efforts of Elton Schroeder, Jesse Martin, Labor Relations Representatives and spot performances of Rapoport, Brown and Bedford entertained members of the I.B.E.W. from seven of the surrounding states at the Hyatt Regency. This was almost too "fat cat" for a labor leader turned insurance exec.



TIP OF THE TOP HAT as well as \$100 savings bonds this month goes to two outstanding Labor Representatives, Jim Craun-Pennsylvania in Area I and John Mrozak-COLORADO in Area II. This is the kind of help the SGA's need particularly as we go through the transition of less A & H and more Life. Not only did they win the bonds, but this is also good for a steak and toddy when next I get to these areas.

SAN DIEGO with Will Horwitz during the reception for Senator Cranston where "B" and I visited with Rich Richardson, San Diego AFL-CIO; Max Osslo, Int'l. Meatcutters; Bob Sexton, Meatcutters Local #229; Jim Grogan and over 250 labor folks at the reception.

LOS ANGELES where we were fortunate to be at the election celebration for Mayor Bradley. The local labor organizations had gone all out in a campaign to defeat Yorty . . . a great time was had by all. We visited with Sig Arywitz, Los Angeles AFL-CIO; Dan Mundy, LA COPE; Mary Yunt, Women's Director California COPE; John Cinquemani, Los Angeles Bldg. Trades.

WISCONSIN reception where it was a privilege to attend and work with Neil Petcoff and Harold Kubasiok. 75 labor leaders attended the reception held at the labor temple in Madison. I was especially appreciative of the change in weather. Last year, my ears were frostbitten. This is beautiful country.

PHONEY REPRESENTATION

Almost weekly we hear from agents complaining about the complaints in the union market. Always contending that they are the "Union Labor Division" of something or other. We all know that this is contrary to the policy of the AFL-CIO and is strictly forbidden but occasionally your material and letterhead contains this slogan. Don't be a fool for as a 100% union company, you have no need to use misrepresentation in your approach. I will quote a recent letter of the O.P.E.I.U. Director of Organization, A. P. Lewandowski who says:

"Apparently, American Income Life Insurance Company's success in this field is spurring other insurance companies to seek to capitalize on their union affiliation - real or alleged. In the last two months, we have received some half dozen inquiries from various outfits about having one or more of their agents become members of our local unions in the given city. We flatly advise them that unless we have signed contracts with the home offices, we will not grant individual membership to their agents. This invariably ends the discussion. To date, none of the inquiries has resulted in the organizing of the home office or even the agency."

So, don't be caught in a trap. Tell it straight. Sell it straight. And advertise as "The Union Company Serving America's Union Families".

The Collective Bargaining Process... Section 1

... THAT YOU WILL KNOW MORE ABOUT THE LABOR MOVEMENT, THIS SERIES OF ARTICLES IS PREPARED - "SERVING THE WORKER - THUS SERVING YOURSELF." Hank Brown

Article 16

When a non-union member thinks of unions he thinks of STRIKES. But unions, as union members know, are much more than just strikes. Strikes are, however, an integral part of the collective bargaining process. In fact, in most unions the right to strike is equated with the right to exist as a union.

There are many misconceptions about strikes. The newspapers usually report that strikes are "called" by the union officers. But the truth of the matter is that strikes, by law, are called at the will of the members. Usually the procedure for "calling" a strike is that the membership votes in favor of striking and authorizes the union's executive committee, business agent or bargaining committee to set the time for the strike to begin.

In industrial unions strikes are very much a time of crisis. It is no time to talk about a subject except the strike and what can be done to help win the strike.

It's also a time when the striking union members find out who their real friends are - who will raise funds, who will help man the picket lines when the call goes out for mass pickets and who will lend other assistance as may be needed.

Oftentimes lasting alliances are built up between unions who assist another during a strike.

In industrial unions, usually strikers are paid strike benefits out of strike funds, or "defense" funds administered by the international union most often, and supplemented out of local defense funds, and assistance from other unions.

A donation to the strike fund at a time of crisis is long remembered by most unions, particularly those which are small and struggling.

Usually, industrial union strikes occur only upon failure to reach an agreement in collective bargaining for a new contract. But occasionally in some areas and in some industries workers strike over safety conditions or other serious grievances during the term of the contract.

In the Building Trades, not many years ago strikes were frequent and between contracts. They occurred over jurisdiction disputes, grievances and some times just plain complaints. But, in the last couple of years, Building Trades leaders have been working to reduce the number of strikes in the construction industry.

During a strike is not a good time to be doing business with a union leader . . . because his problems are increased. This is the time to be doing your public relations work . . . through contributions, volunteer work when called upon . . . but carefully.



DO NOT BUY

All trade unionists and their families are requested to support consumer boycotts against the products and services of the companies which, because of their anti-union policies, do not deserve union patronage. All national and international unions are urged to inform the Union Label and Service Trades Department whenever any boycott is lifted so the respective company can be removed from the Unfair List. This listing is subject to change and will be amended from time to time.

Washington, D.C. - June # 1

CLOTHING

Farah Manufacturing Company . . . manufacturers of slacks nationwide. (Amalgamated Clothing Workers)
Oneita Knitting Mills . . . manufacturers of men's and boy's knitted underwear, T-shirts, and briefs. Sold under brand names of Sears, Montgomery Wards, J.C. Penneys, Grunts and K-Mart stores. Plants located in Andrews and Lane, S.C. (Textile Workers Union of America)

CIGARETTES AND TOBACCO

R. J. Reynolds Tobacco Company . . . producers of Winston, Camels, Salem, Doral and Vantage. Winchester (little cigars) and Prince Albert Smoking Tobacco. (Tobacco Workers International Union)

CONTACT LENSES AND OPTICAL FRAMES

Dal-Tex Optical Company (Dal-Tex owns a firm known as Terminal-Hudson. They operate stores or dispense to consumers through Missouri State Optical Company; Goldblatt Optical Service; King Optical Co.; Lee Optical Co.; Capital Optical; Douglas Optical; Mesa Optical) (Int'l. Union of Electrical, Radio and Machine Workers)

DINNERWARE

Metlox Manufacturing Company (Int'l. Brotherhood of Pottery and Allied Workers)

ELECTRICAL EQUIPMENT

Square D. Comp. - switch gear, switchboards, transformers, etc. (Int'l. Brotherhood of Electrical Workers)

GARDEN EQUIPMENT

Mono Mfg. Co. - lawn cutters, etc. (Int'l Association of Machinists and Aerospace Workers)

LIQUORS

Stitzel-Weller Distilleries - producers of Old Fitzgerald, Cabin Still, Old Elk, W.L. Weller (Distillery Workers)

PRINTING

Kingsport Press . . . producers of "World Book," "Childcraft" (Printing Pressmen, Typographers, Bookbinders, Machinists, Stereotypers and Electrotypers)

Los Angeles Herald Examiner (10 unions involved covering 2,000 workers)

Encyclopedia Britannica and Britannica Jr. (Int'l. Allied Printing Trades Association)

**LABOR RELATIONS REPRESENTATIVES
AMERICAN INCOME LIFE INSURANCE CO.**

Dewey Brigone, R.C.I.A. (Retail Clerks)
Harry Carlson, Painters
Ken Castle, O.P.E.I.U.
Carol Cinquemani, Actor's Guild
Lee Clough, Retail Clerks
Jim Craun, Electrical Workers (IBEW)
Bill Dominey, O.P.E.I.U.
Elmer Dubuque, Retail Clerks
Sam Ezelle Jr., O.P.E.I.U.
Henry Frank, Auto Workers (UAW)
Eddie Gee, Garment Workers (ILGWU)
Tony Gioimo, Opr. Engineers
David Harrison, O.P.E.I.U.

Kenneth Kelley, Meatcutters (MCBW)
Thomas Kennedy, Bricklayers
Rolph Linderman, Steel Workers (USA)
Jesse Martin, Boilermakers
Bill Mosco, Meatcutters
John Mrozek, O.P.E.I.U. #5
Bill Myers, Opr. Engineers
Lyle P. Reilly, O.P.E.I.U.
David Rivera, O.P.E.I.U.
Elton Schraeder, Plbg. & Pipefitters
Richard Stern, Carpenters
Emory Walden, Retail Clerks
Weslie Whitehead, Retail Clerks

**Skylab
Unfair?**

WASHINGTON (PAI)
Trade unionists who have bones to pick with President Nixon and his administration now have one more.

One AFL-CIO official tongue in cheek, says "now they're sending up non-union repair crews to fix Skylab."

TWO-YEAR-RIDER versus HLT UNDERWRITING RULES

We've had so many questions about revised HLT underwriting under the two-year-rider system, that we thought everyone would like to know what changes we have made in our approach to issuance of the HLT. Here they are:

THERE ARE NO CHANGES IN THE HLT UNDERWRITING RULES!

We are going to underwrite the HLT exactly the same way that we have before. The only thing that we are going to do is use the two-year-rider wherever it is approved for whoever qualifies for coverage on the HLT. There will still be applicants declined occasionally, but we do intend to use the two-year-rider on every substandard condition that does not make the applicant uninsurable!

We have already begun using the new rider, and our underwriting has not tightened-up in any way. We are still accepting the same risks as before, and we are still declining the same ones that we did in the past. This rider is being used in and only in the states where the five-year-rider (for form GFW) has been used in the past.

The only other change, and this is a very small one, is that where the two-year-rider (HLT) is available, we are no longer using the PI-99 rider which carries with it a variable number of months. The reason for this is to everyone's advantage - it is easier to place a case and keep persistency when the applicant knows that he is going to be covered after keeping his policy in continuous force for two years. The PI-99 rider guarantees only that we will review and give consideration. We will use the PI-164 (HLT) because we want him to know that the rider is automatically going to nullify itself.

Neil Morris



NEW AGENTS

Cornell Allen
in Floris Fuchs'
Missouri Agency

James Bango
in Ransier-McKenzie's
Connecticut Agency

David Blaisdell
in Crossley-Fuchs'
Tennessee Agency

Philip Campus
in Howard Freeman's
Ohio Agency

Darrel Coady
in James Chatterton's
Minnesota Agency

Kenneth Cooper
in William Boyle's
Colorado Agency

Walter Darr
in J. E. Goings'
Tennessee Agency

Dean Dewdell
in Cameron Meeker's
Ohio Agency

Vance Dowell
in Floris Fuchs'
Missouri Agency

Glen Draper
in Curtis Fuchs'
South Carolina Agency

John Dupuy
in Curtis Fuchs'
Alabama Agency

Donald Fletke
in Charles Fairman's
Florida Agency

Donald Formosa
in Edgar Schneider's
Michigan Agency

Robert Garner
in Warren Griffin's
Arkansas Agency

Phillip Griffin
in Oliver-McDonald's
North Carolina Agency

Bernard Holaska
in Charles Wildenauer's
Minnesota Agency

Joseph Hill
in Charles Wildenauer's
Minnesota Agency

Gerald Horn
in Scott McIlrath's
Washington Agency

Richard Jacobson
in Neville-Syphus'
Utah Agency

Richard Kinzie
in Floris Fuchs'
Missouri Agency

Jack Kirkendall
in Enrico DiPaolo's
Colorado Agency

Myron Kirkpatrick
in Robert Morrin's
Ohio Agency

James Leibert
in Carey-Daniels
West Virginia Agency

Arline Luft
in R. T. Ford's
Pennsylvania Agency

Edward Mancini
in Ransier-McKenzie's
Connecticut Agency

Perry McLaughlin
in Curtis Fuchs'
Georgia Agency

Robert Middleton
in Derek Smith's
Washington Agency

John Migliaro
in Ransier-McKenzie's
Connecticut Agency

William Meyer
in Elmer Dubuque's
New Mexico Agency

Edward Nightingale
in John Hyams
California Agency

Kenneth Payne
in Jack Cain's
Indiana Agency

Zahid Qureshi
in Ransier-McKenzie's
Massachusetts Agency

Donald Rivers
in Jack Cain's
Indiana Agency

Henry Robles
in Cameron Meeker's
Ohio Agency

Len Roos
in R. T. Ford's
Pennsylvania Agency

Paul Ropp
in R. T. Ford's
Pennsylvania Agency

Jack Sanders
in Roy Griffin's
Oklahoma Agency

Milton Serkes
in William Boyle's
Colorado Agency

Paul Simms
in Patrick Brennan's
South Dakota Agency

Daniel Smith
in Elmo Evans'
Florida Agency

Nathaniel Smith
in Howard Freeman's
Ohio Agency

Robert Smith
in William Boyle's
Colorado Agency

Raymond Strommen
in Edwin Ross'
California Agency

Gordon Vipperman
in Carey-Daniels-Matina's
Maryland Agency

Eugene Washington
in Curtis Fuchs'
Georgia Agency

James Weinsheimer
in Ransier-McKenzie's
Connecticut Agency

Joseph White
in Warren Griffin's
Arkansas Agency

Edward Williams
in Robert Hoskins'
California Agency

NEW GENERAL AGENTS

Bertsch-Fuchs
under Illinois'
Ray Griffin

John Diaz
under Texas'
Iro Kemper

John Owen
under Texas'
Jerry Mallouf

Elroy Plue
under Washington's
Fred Hudson

Earl Turner
under Arkansas'
Ray Griffin

NEW STATE GENERAL AGENT

Long-Griffin
in Illinois

And Transfers

GENERAL AGENTS

James Baron
in Jerry Mallouf's
Texas Agency

William LePage
in John Hyams'
California Agency

Alvin Williams
in James McGuy's
California Agency

Edward Wilson
in Fred Hudson's
Oregon Agency

TOP DLP PRODUCERS

TOP TEN AGENTS

GEORGE GEMMING
 PAUL BANKSTON
 TONY WONG
 JOHN VERALDI
 RICHARD SANFORD
 WESLIE WALDEN
 GLEN DRAPER
 MICHAEL J. PARISI
 BENEDICT VINICKY
 LARRY DOUGLAS

TOP FIVE GENERAL AGENTS

CURTIS FUCHS
 JACK CAIN
 CHARLES FAIRMAN
 CROSSLEY-FUCHS
 JACK B. KAHNE

TOP FIVE STATE GENERAL AGENTS

RAY GRIFFIN
 JAMES SOLOMON
 CAREY-DANIELS
 LAUDENBACH-FORD
 HANCOCK-HANCOCK

PERSISTENCY

BONUS

ATTENTION AGENTS !!!

Your production is accruing towards a bonus payable April 15, 1974, subject to production and persistency requirements as indicated in your contract.

BONUS

PRODUCTION

TOP INDIVIDUAL AGENTS - ANNUALIZED LIFE

Production Period # 5		Year To Date	
1. Paul Bankston	\$6,277	**** 1. James Parisi	\$19,684
2. Larry Kudlacek	4,579	**** 2. Bernard Edelstein	16,787
3. Weslie Walden	3,862	**** 3. William P. Tucker	16,062
4. George Gemming	3,271	*** 4. Duane Weber	13,189
**** 5. James Parisi	3,195	**** 5. Larry Douglas	11,893
6. Paul Friedman	3,168	*** 6. Robert McKenzie	10,392
7. Glen E. Draper, Jr.	2,967	7. Alex Posvistak	9,714
8. Richard Sanford	2,896	8. Paul Friedman	9,143
9. Alex Posvistak	2,884	9. Paul Bankston	8,945
*** 10. William P. Tucker	2,858	* 10. Charles Barnett	8,883

TOP INDIVIDUAL AGENTS - ANNUALIZED A & H

Production Period # 5		Year To Date	
*** 1. Robert McKenzie	\$13,944	*** 1. Robert McKenzie	\$72,356
2. Paul Bankston	11,466	** 2. Richard Abley	31,789
3. Brian Yellin	6,459	** 3. Robert Israel	27,240
* 4. Charles Mantel	6,104	* 4. Bradley Ruben	22,319
* 5. Steven Meyer	6,074	**** 5. Jamie M. Ervin	20,758
6. William C. Hodges	5,462	* 6. Edward Gedrimas	18,731
7. Larry Douglas	5,300	* 7. Duane Weber	18,575
*** 8. Richard Abley	5,264	* 8. Curtis Evans	18,495
* 9. Cecil Carter	5,162	9. Paul Bankston	18,444
10. Glen E. Draper, Jr.	5,017	*** 10. Edward Lajoie	18,257

* Number of times qualified for TOP TEN.

DIVISION I

TOP GENERAL AGENTS - ANNUALIZED LIFE

Production Period # 5		Year To Date	
1. Curtis R. Fuchs	\$16,140	1. Curtis R. Fuchs	\$84,004
2. Floris Fuchs	10,973	2. Floris Fuchs	69,011
3. James Chatterton	5,603	3. Charles Fairman	30,192
4. Charles Fairman	4,497	4. Robert Morrin	22,157
5. J. E. Goings	3,940	5. J. E. Goings	22,144

TOP GENERAL AGENTS - ANNUALIZED A & H

Production Period # 5		Year To Date	
1. James Chatterton	\$21,597	1. Curtis R. Fuchs	\$98,811
2. Charles Fairman	19,941	2. Charles Fairman	90,993
3. J. E. Goings	19,662	3. Floris Fuchs	73,026
4. Curtis R. Fuchs	17,412	4. J. E. Goings	68,785
5. William Weisberger	15,906	5. William Weisberger	68,138

DIVISION II

TOP GENERAL AGENTS - ANNUALIZED LIFE

Production Period # 5		Year To Date	
1. Crossley-Fuchs	\$8,427	1. L-M-S Agency	\$38,576
2. L-M-S Agency	7,236	2. David Klar	30,722
3. Stanley Balcom	6,400	3. Stanley Balcom	23,960
4. Jack Kahne	5,460	4. Alvin Gay	17,425
5. David Klar	4,979	5. James Avery	15,827

TOP GENERAL AGENTS - ANNUALIZED A & H

Production Period # 5		Year To Date	
1. L-M-S Agency	\$24,611	1. L-M-S Agency	\$133,488
2. Crossley-Fuchs	12,564	2. James Avery	75,028
3. William Forney	12,046	3. William Forney	70,890
4. Elmo T. Evans	11,038	4. Alvin Gay	55,290
5. Oliver-McDonald	9,506	5. Ford-Forkin Agency	50,636

DIVISION I

TOP STATE GENERAL AGENTS - ANNUALIZED LIFE

Production Period # 5		Year To Date	
1. Ray Griffin	\$59,557	1. Ray Griffin	\$274,887
2. Richard T. Ford	17,294	2. Laudenbach-Ford	102,915
3. Ransier-McKenzie	12,640	3. Ransier-McKenzie	91,935
4. Laudenbach-Ford	12,562	4. Richard T. Ford	87,101
5. Kincade-Nielsen	10,765	5. Kincade-Nielsen	59,450

TOP STATE GENERAL AGENTS - ANNUALIZED A & H

Production Period # 5		Year To Date	
1. Ray Griffin	\$118,885	1. Ray Griffin	\$571,239
2. Ransier-McKenzie	68,975	2. Ransier-McKenzie	429,255
3. Laudenbach-Ford	55,999	3. Laudenbach-Ford	299,883
4. David Kohn	42,208	4. Kincade-Nielsen	148,358
5. Kincade-Nielsen	29,857	5. Richard T. Ford	147,999

DIVISION II

TOP STATE GENERAL AGENTS - ANNUALIZED LIFE

Production Period # 5		Year To Date	
1. William Boyle	\$14,062	1. James R. Solomon	\$82,041
2. James R. Solomon	13,365	2. Carey-Daniels	71,826
3. Carey-Daniels	13,066	3. J. D. Bedford	48,603
4. J. D. Bedford	10,316	4. William Boyle	46,697
5. Conrad Maggard	6,661	5. Conrad Maggard	36,762

TOP STATE GENERAL AGENTS - ANNUALIZED A & H

Production Period # 5		Year To Date	
1. James R. Solomon	\$43,053	1. James R. Solomon	\$201,401
2. William Boyle	38,734	2. William Boyle	179,535
3. Carey-Daniels	23,492	3. Carey-Daniels	116,787
4. Conrad Maggard	16,071	4. Conrad Maggard	113,898
5. Jack Clary	12,989	5. Jack Clary	97,607

FLASH!

We want to make certain that everything you write is issued — at least, to the greatest extent possible. These are some of the more common conditions that are un-acceptable for the specific policies that are listed below. Conditions not mentioned will be underwritten in accordance with Underwriting Manual and other Company literature.

DEPENDENT LIFE PLAN

DO NOT WRITE

1. Diabetes*, when combined with another serious impairment such as kidney problems, high blood pressure, or obesity
2. Extreme High Blood Pressure* with obesity
3. Heart Attack within five years
4. Coronary Artery Disease
5. Cancer within five years
6. Nervous Disorder if hospitalized within two years
7. Alcoholism within five years
8. Cirrhosis of the liver
9. Multiple Sclerosis
10. Hodgkin's Disease

* Applicants with diabetes alone or high blood pressure alone have a 50% rejection ratio.

HSZ

DO NOT WRITE

1. Any person off work due to illness or injury

HLT*

DO NOT WRITE

1. Epilepsy or other brain disorder
2. Paralysis
3. Stroke

* Strike Waiver now available — URON REQUEST — at no cost with the HLT.

YOU MUST REQUEST IT — ask for Rider PI-102.

GFW

DO NOT WRITE

1. Cancer (Internal — within one year)
2. Currently off work due to injury or disease
3. Diabetes or sugar
4. Epilepsy or other brain disorder
5. Mental Illness
6. Paralysis
7. Stroke
8. Wearing a brace

GFP

& other regular
Disability policies

DO NOT WRITE

1. Arteriosclerosis
2. Cancer (Internal — within one year)
3. Currently off work due to injury or disease
4. Diabetes or sugar
5. Epilepsy or other brain disorder
6. Glaucoma
7. Heart trouble of any kind
8. High Blood Pressure
9. Mental Illness
10. Paralysis
11. Stroke
12. Wearing a brace

DSS

DO NOT WRITE

1. Cancer (Internal — within two years)
2. Any person off work due to illness or injury

PERSISTENCY

So that you can measure your progress with that of your peers here are the

COMPANY PERSISTENCY AVERAGES

as of April 30, 1973.

	Previous Year	Current Year	13th Month
Life	54%	84%	58%
A & H	61%	82%	64%

10

